



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Ditech Financial LLC

In Re:

Wade N. Cohen,

Debtor.

**Order Filed on March 2, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 16-31482 ABA
Adv. No.:
Hearing Date: 1/11/17 @ 10:00 a.m.

Judge: Andrew B. Altenburg, JR

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 2, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Wade N. Cohen

Case No.: 16-31482 ABA

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, LLC, holder of a mortgage on real property located at 23 Tenby Chase Drive, Voorhees, NJ, 08043, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kimberly A. Wilson, Esquire, attorney for Debtor, Wade N. Cohen, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor agrees to attempt to sell the subject property by August 2018; and

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale of the property is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtor is seeking a loan modification;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Wade N Cohen
 Debtor

Case No. 16-31482-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db	+Wade N Cohen, 23 Tenby Chase Drive, Voorhees, NJ 08043-2962
aty	+David A. Wollman, The Wollman Law Firm, 200 Haddonfield-Berlin Road, Suite 102, Gibbsboro, NJ 08026-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	Ditech Financial LLC	dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com			
Isabel C. Balboa	on behalf of Trustee	Isabel C. Balboa	ecfmail@standingtrustee.com,
summarymail@standingtrustee.com			
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com	
Kimberly A. Wilson	on behalf of Debtor	Wade N Cohen	wilson.schroedinger@comcast.net
Nona Ostrove	on behalf of Creditor	Sturbridge Lakes Association	nostrove@ostrovelaw.com
TOTAL: 5			